

Benefits Fact Sheet

Pay Procedures During Furlough

For pay period 19 (22 September through 5 October 2013), civilian employees will receive their pay on time. The National Finance Center confirmed that they have sufficient staff to process payroll for Coast Guard employees.

- Exempt employees will receive pay for the entire pay period if they reported for work on 1 October to perform exempt functions. These employees are now covered by typical pay and leave procedures.
- Non-exempt employees who remain furloughed and non-exempt employees recalled under POMA will receive pay for the period of 22 - 30 September 2013. Employees who reported for the orderly shutdown on 1 October will also receive pay for that time worked. Employees who were furloughed and later recalled and those that remain in a furlough status will not receive pay for the period they were on furlough until an appropriation is received and only if legislation is passed and signed approving retroactive pay.
- Most employees will accrue leave at their regular rate in pay period 19, unless they reached an increment of 80 hours of non-pay status in the pay period. Furloughed employees will not accrue leave in pay period 20 if the furlough continues and they reach an increment of 80 hours of non-pay status in that pay period.

The Office of Civilian Human Resources (CG-121) has worked with managers and timekeepers to ensure time cards are properly coded.

If an employee receives partial pay because the shutdown furlough occurred in the middle of a pay period and the employee's gross pay is insufficient to cover all authorized deductions, the order of precedence for applying deductions is found at

<http://www.chcoc.gov/transmittals/TransmittalDetails.aspx?TransmittalID=1477>.

Federal Employees Health Benefits (FEHB) Program

FEHB coverage will continue even if an agency does not make the premium payments on time. Since the employee will be in a non-pay status, the enrollee share of the FEHB premium will accumulate and be withheld from pay upon return to pay status.

Federal Dental and Vision (FEDVIP)

Payroll deductions will cease for any employee that does not receive pay. BENEFEDS will generate a bill to enrollees for premiums when no payment is received for two consecutive pay periods. The enrollee should pay premiums directly billed to him/her on a timely basis to ensure continuation of coverage.

Federal Employees Group Life Insurance (FEGLI)

FEGLI coverage continues for 12 consecutive months in a nonpay status without cost to the employee or to the agency. Neither the employee nor the agency incurs a debt during this period of nonpay.

Flexible Spending Accounts (FSAFEDS)

Payroll deductions will cease for any employee that does not receive pay. The employee remains enrolled in FSAFEDS, but eligible health care claims incurred during a non-pay status will not be reimbursed until the employee returns to a pay status and allotments are successfully restarted. The remaining allotments are recalculated over the remaining pay periods to match the participant's election amount.

Eligible dependent care expenses incurred during a non-pay status may be reimbursed up to whatever balance is in the employee's dependent care account—as long as the expense incurred during the non-pay status allows the employee (or spouse if married) to work, look for work or attend school full-time.

Federal Long Term Care (FLTCIP) Program

Payroll deductions will cease for any employee that does not receive pay. Coverage will continue so long as premiums are paid. If Long Term Care Partners (LTCP) does not receive payment for three consecutive pay periods, they will begin to direct bill the enrollee. The enrollee should pay premiums directly billed to him/her on a timely basis to ensure continuation of coverage.

Thrift Savings Plan (TSP)

Employees should refer to the TSP website (www.tsp.gov) for specific information regarding TSP contributions, investments, and loans. If employees are paid retroactively for the time covered by a shutdown or furlough, regular employee contributions and appropriate agency matching contributions will be withheld and submitted.

Retirement Benefits

If a shutdown furlough occurs during the 3 years of service prior to an employee's retirement, generally there will be no effect on the high-3 average pay unless the furlough causes the employee to be in a nonpay status for more than 6 months during the calendar year.

Continuation of Pay (COP) under the Federal Employees Compensation Act (FECA)/Office of Workers' Compensation (OWCP)

The Department of Labor's Office of Workers' Compensation Programs which administers the Federal Employees' Compensation Act (FECA) advises that, in the event of a Government shutdown, an employee who is disabled due to his or her injury is to be maintained in COP status during the shutdown unless the agency does not have monies available to pay the salary of that employee. If the agency does not have monies to pay salary during the shutdown but the agency's budget is subsequently restored in such a way as to allow for retroactive payment of salary during the shutdown period, the employee should receive COP for any period of disability that occurs within the shutdown. In the event an agency is legally unable to pay COP to an employee because of a lapse in appropriations, the employee may file a claim for regular FECA wage loss compensation for that period.

Unemployment Compensation

The Unemployment Compensation for Federal Employees program provides benefits for eligible unemployed former civilian Federal employees. The program is administered by States as agents of the Federal government. This program is operated under the same terms and conditions that apply to regular State Unemployment

Insurance (see <http://www.servicelocator.org/OWSLinks.asp>). In general, the law of the State in which your last official duty station in Federal civilian service was located will be the State law that determines eligibility for unemployment insurance benefits.

CG Support

The CG SUPRT Program provides confidential professional counseling, education, and referral services to CG employees and their family members. Help is available for issues such as marital and family problems, drug abuse, depression and anxiety, work/life balance, work-related concerns and career issues. Confidential help is available 24 hours a day. <https://www.achievesolutions.net/achievesolutions/en/cgsuprt/Home.do> or **1-855-CGSUPRT (247-8778)**.

Mutual Assistance

Coast Guard Mutual Assistance (CGMA) is available during the lapse in appropriations. CGMA can offer limited emergency financial help in the form of a one-time, rapid, short-term, interest-free loan to avoid hardship with essential items such as food and other basic necessities. More information about CGMA, and the services it provides during the lapse in appropriations to the Coast Guard community, may be found at <http://www.cgmahq.org/>.

In addition, employees may want to contact their financial institution, credit union or learn about other options for financial assistance through the Thrift Savings Plan (www.tsp.gov).

OPM Guidance for Shutdown Furloughs

See: <http://www.opm.gov/policy-data-oversight/pay-leave/furlough-guidance/guidance-for-shutdown-furloughs.pdf>